

Information to identify the case:

Debtor 1	<u>Joseph Mignone</u>	Social Security number or ITIN	xxx-xx-4437
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Marjorie Mignone</u>	Social Security number or ITIN	xxx-xx-4973
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-25722-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Mignone

Marjorie Mignone

12/27/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Joseph Mignone
Marjorie Mignone
DebtorsCase No. 19-25722-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 113

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db/jdb
518407631 +Joseph Mignone, Marjorie Mignone, 269 Windsor Ave., Haddonfield, NJ 08033-1420
+1st Colonial Community Bank, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511
518407634 +ADP, c/o Avadanian & Associates LLC, 281 Young Harris St., Suite D, PMB 273,
Blairsville, GA 30512-3712
518407635 +ADP Chesapeake (Baltimore) Run, 99 Jefferson Road MS 220, Parsippany, NJ 07054-2815
518407636 +ADP, LLC, PO Box 12513, 1851 N. Resler Drive, El Paso, TX 79912-8023
518407639 +ALSCO, 30 McCullough Drive, New Castle, DE 19720-2066
518407633 AccuTell LLC, PO Box 92, Yorkville, NY 13495-0092
518407637 Alciviades Alcala Arrece, Jiron Los Almendros 364-366, Urbanizacion Entel Peru,
San Juan de Miraflores, Lima 29, Lima-Peru, South America
518407638 +Aldo Mignone, 10 Beechwood Ave., Maple Shade, NJ 08052-1142
518407640 +Altus GTS, Inc., PO Box 1389, Kenner, LA 70063-1389
518407641 +Angela McCarthy and Tim McCarthy, 9 Mecray Lane, Maple Shade, NJ 08052-2516
518407642 +Anthony Russo, 912 Brandywine Blvd, Wilmington, DE 19809-2528
518407643 Artesian Water, PO Box 15069, Wilmington, DE 19886-5069
518407644 +Atlantic City Electric, c/o Rickart Collection Systems, Inc.,
575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
518407645 +Axelrod Energy Services, Inc., 19 Bala Ave., Suite 300, Bala Cynwyd, PA 19004-3202
518407646 Berkshire Hathaway Guard, PO Box A-H, Wilkes Barre, PA 18703-0020
518407647 +Best Buy/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518407649 +Brand Source/citi Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518407667 CST Co., PO Box 33127, Louisville, KY 40232-3127
518407651 Calico Industries, Inc., PO Box 2005, Annapolis Junction, MD 20701-2005
518407654 +Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518407655 +Cicone Scerba, LLC, 1300 King Street, Box 1126, Wilmington, DE 19801-3220
518407656 Cintas Corporation #100, PO Box 630803, Cincinnati, OH 45263-0803
518407658 City of Newark, PO Box 13447, Philadelphia, PA 19101-3447
518407657 +City of Newark, 220 South Main Street, Newark, DE 19711-4594
518407659 +Clipper Magazine, 3708 Hempland Road, Mountville, PA 17554-1542
518407664 +Comtrex Systems Corporation, c/o C2C Resources, LLC, 56 Perimeter Center East, Suite 100,
Atlanta, GA 30346-2214
518407665 +Courier Post, 301 Cuthbert Blvd., PO Box 5300, Cherry Hill, NJ 08034-0430
518407668 +Curtis High, 227 Browning Road, Lancaster, PA 17602-4052
518407669 +Deiches & Ferschmann, c/o Ira Deiches, 25 Wilkins Ave., Haddonfield, NJ 08033-2405
518407670 +Delcollo Electric, Inc., 226 Brookside Drive, Wilmington, DE 19804-1319
518407673 +Earp Cohn PC, 20 Brace Road, 4th Floor, Cherry Hill, NJ 08034-2643
518407674 East Coast Food Equipment Inc., 570 Industrial Drive, Lewisberry, PA 17339-9534
518407675 +Eastern Fire Suppression LLC, 1041 Glassboro Road, Suite C-6, PO Box 803,
Williamstown, NJ 08094-0803
518407676 +Express Merchant Processing Solutions, PO Box 17548, Denver, CO 80217-0548
518407677 +Farmers Insurance, c/o ARSI, 555 St. Charles Drive, Suite 100,
Thousand Oaks, CA 91360-3983
518407679 Food Safety Specialties-Ecolab, PO Box 9658, Minneapolis, MN 55440-9658
518407678 +Food Safety Specialties-Ecolab, c/o RMS, PO Box 361595, Columbus, OH 43236-1595
518407682 Gordon Food Service, PO Box 88029, Chicago, IL 60680-1029
518407683 Gordon Food Service, PO Box 1787, Grand Rapids, MI 49501-1787
518407684 Granite Telecommunications, Client ID#311, PO Box 983119, Boston, MA 02298-3119
518407685 Guard Insurance Group, c/o GB Collects LLC, 1253 Haddonfield Berlin Road,
Voorhees, NJ 08043-4847
518407686 HALO Branded Solutions, 3182 Momentum Place, Chicago, IL 60689-5331
518407688 HRdirect, PO Box 669390, Pompano Beach, FL 33066-9390
518407690 +Jordan Rideout, 105 S. 11th Street, Akron, PA 17501-1509
518407691 +Jpmcb Auto, PO Box 901003, Ft Worth, TX 76101-2003
518407692 +Kyle Wright's Lawn Care, 1016 Warwick Road, Haddonfield, NJ 08033-3645
518407693 Liberty Coca-Cola Beverages LLC, PO Box 780810, Philadelphia, PA 19178-0810
518407694 Liberty Mutual Insurance, c/o Frontline Ins Group LLC, PO Box 622795,
Oviedo, FL 32762-2795
518407695 +Lyons, Doughty & Veldhuis, 15 Ashley Place, Suite 2B, Wilmington, DE 19804-1396
518407700 +Muazk LLC (MOOD), 1703 W. 5th Street, Suite 600, Austin, TX 78703-4894
518407701 +Noah Bank, c/o The Basil Law Group, PC, 1270 Broadway, Suite 305, New York, NY 10001-3215
518407702 +Noah Bank, 7301 Old York Road, Elkins Park, PA 19027-3004
518407704 +Paul Faul, 8 Mallboro Drive, Newark, DE 19713-1531
518407705 +PayChex Of New York, LLC, 1100 Adams Ave., Norristown, PA 19403-2404
518407706 +Plymouth Square Associates, c/o Highland Management, 310 Yorktown Plaza,
Elkins Park, PA 19027-1427
518407708 +RC Computers, LLC, 36 Dorothy Drive, Sewell, NJ 08080-2454
518407711 +RPM, 20818 44th Ave. W, Suite 140, Lynnwood, WA 98036-7709
518407707 +Ragone Lacatena Fairchild & Beppel, PC, 76 Euclid Ave., Suite 200,
Haddonfield, NJ 08033-2330
518407709 +Richard S. Israel, Earp Cohn PC, 20 Brace Road, 4th Floor, Cherry Hill, NJ 08034-2634
518407710 +Rothbard Rothbard Kohn & Kellar, 50 Park Place, Suite 1228, Newark, NJ 07102-4395
518407720 +SW Wilmington Inc., 227 Browning Road, Lancaster, PA 17602-4052

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518407721 +SW Wilmington, Inc., 105 S. 11th Street, Akron, PA 17501-1509
518407712 +Saladworks Corporate, LLC, 1001 Conshohocken State Road, Suite 600,
Conshohocken, PA 19428-2908
518407713 +Saval Foods, PO Box 8630, 6740 Dorsey Road, Elkridge, MD 21075-6205
518407714 +Saval Foodservice, c/o Hudson Law Offices PC, Washington Professional Campus,
900 Route 168, Suite C-2, Turnersville, NJ 08012-3206
518407715 Seashore Fruit & Produce Co., Inc., 1344 NW Blvd., Vineland, NJ 08360
518407716 +Security Instrument, 309 West Newport Pike, Wilmington, DE 19804-3148
518407718 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518407717 +South Jersey Gas, c/o ACT, PO Box 400, Moorestown, NJ 08057-0400
518407719 +Suez Water Delaware, 2000 First State Blvd., PO Box 6508, Wilmington, DE 19804-0508
518407726 TLS Financial Group Inc, d/b/a United Check Cash Exchange, 4409 Whitney Ave.,
Boothwyn, PA 19061-2719
518407723 The Children's Hospital of Philadelphia, Physician Billing - PB CHOP, PO Box 788017,
Philadelphia, PA 19178-8017
518407724 The Hartford Financial Services Group, c/o Brown & Joseph, LTD, PO Box 59838,
Schaumburg, IL 60159-0838
518407725 +The Hartord, 3600 Wiseman Blvd., San Antonio, TX 78251-4323
518407729 +United Check Cashing, 45 Marrows Road, Newark, DE 19713-3701
518407732 +Valley Proteins, Inc., c/o Altus GTS Inc., PO Box 1389, Kenner, LA 70063-1389
518407735 Virtua Medical Group, PO Box 71451, Philadelphia, PA 19176-1451
518407736 Waste Management, PO Box 13648, Philadelphia, PA 19101-3648
518407738 Waste Management of Delaware Inc., PO Box 13648, Philadelphia, PA 19101-3648
518407737 +Waste Management of Delaware Inc., PO Box 43470, Phoenix, AZ 85080-3470
518407740 +Western Pest Services, 3202 Concord Pike, Wilmington, DE 19803-5090
518407741 +WorldPay Integrated Payments, 150 Mercury Village Drive, Durango, CO 81301-8955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2019 23:53:26 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518407632 +E-mail/Text: yhan@1stcnb.net Dec 27 2019 23:54:12 1st Colonial Community Bank,
1040 Haddon Ave., Collingswood, NJ 08108-2046
518407648 +E-mail/Text: rmckay@biehlcollects.com Dec 27 2019 23:54:24 Biehl & Biehl, Inc.,
PO Box 87410, Carol Stream, IL 60188-7410
518407650 +E-mail/Text: updates@brennanclark.com Dec 27 2019 23:54:02 Brennan & Clark,
721 East Madison Street, Suite 200, Villa Park, IL 60181-3083
518407652 EDI: CAPITALONE.COM Dec 28 2019 04:08:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
518407653 +EDI: WFNBN.COM Dec 28 2019 04:08:00 Cb/ptrybrn, Po Box 182789, Columbus, OH 43218-2789
518407660 EDI: COMCASTCBLCENT Dec 28 2019 04:08:00 Comcast, PO Box 3001,
Southeastern, PA 19398-3001
518407661 EDI: COMCASTCBLCENT Dec 28 2019 04:08:00 Comcast, 676 Island Pond Road,
Manchester, NH 03109-4840
518407662 EDI: COMCASTCBLCENT Dec 28 2019 04:08:00 Comcast Cable, PO Box 3002,
Southeastern, PA 19398-3002
518407663 +EDI: WFNBN.COM Dec 28 2019 04:08:00 Comenity Bank/ptrybrn, Po Box 182789,
Columbus, OH 43218-2789
518407666 E-mail/Text: rmckay@biehlcollects.com Dec 27 2019 23:54:24 Courier Post - Cherry Hill,
c/o Biehl & Biehl, PO Box 87410, Carol Stream, IL 60188-7410
518407671 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 27 2019 23:52:54 Delmarva Power,
PO Box 13609, Philadelphia, PA 19101-3609
518407672 +E-mail/PDF: DellBKNotifications@resurgent.com Dec 27 2019 23:47:13 Dfs/webbank,
Po Box 81607, Austin, TX 78708-1607
518407680 +E-mail/Text: bankruptcy@fuscoenterprises.com Dec 27 2019 23:53:12 Fusco Management, Inc.,
200 Airport Road, New Castle, DE 19720-1520
518407687 EDI: PHINHARRIS Dec 28 2019 04:08:00 Harris & Harris Ltd.,
111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
518407689 EDI: IRS.COM Dec 28 2019 04:08:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
518407696 +EDI: TSYS2.COM Dec 28 2019 04:08:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
518407698 +E-mail/Text: bknotices@mbandw.com Dec 27 2019 23:53:57 McCarthy, Burgess & Wolff,
26000 Cannon Road, Cleveland, OH 44146-1807
518407697 +E-mail/Text: bknotices@mbandw.com Dec 27 2019 23:53:57 McCarthy, Burgess & Wolff,
26000 Cannon Road, Bedford, OH 44146-1807
518407703 +E-mail/Text: bnc@nordstrom.com Dec 27 2019 23:52:39 Nordstrom/td Bank Usa,
13531 E. Caley Ave, Englewood, CO 80111-6504
518407722 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synch/gap, Po Box 965005, Orlando, FL 32896-5005
518411321 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518407727 E-mail/Text: chegyi@winslowtownship.com Dec 27 2019 23:53:25 Township of Winslow,
125 South Route 73, Hammononton, NJ 08037-9422
518407728 +E-mail/Text: bankruptcydepartment@tsico.com Dec 27 2019 23:54:17
Transworld Systems Inc Collection Agency, 500 Virginia Drive, Suite 514,
Fort Washington, PA 19034-2733
518407730 EDI: USBANKARS.COM Dec 28 2019 04:08:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125
518407731 +E-mail/Text: bankruptcyecf.shared@usfoods.com Dec 27 2019 23:53:57 US Foods Inc.,
1051 Amboy Ave., Perth Amboy, NJ 08861-1919

District/off: 0312-1

User: admin
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518407733 EDI: IIC9.COM Dec 28 2019 04:08:00 Verizon, c/o IC System, PO Box 64437,
Saint Paul, MN 55164-0437
518407734 EDI: VERIZONCOMB.COM Dec 28 2019 04:08:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
518407739 +EDI: WFFC.COM Dec 28 2019 04:08:00 Wells Fargo Hm Mortgag, Po Box 10335,
Des Moines, IA 50306-0335

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +1st Colonial Community Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511
518407681 ##+Garden State Highway Products, Inc., 1740 E. Oak Road, Vineland, NJ 08361-2504
518407699 ##+McFoy Refrigeration, 152 Quigley Blvd., New Castle, DE 19720-4104

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Specialized Loan Servicing, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca K. McDowell on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com
Robert Manchel on behalf of Debtor Joseph Mignone manchellaw@yahoo.com
Robert Manchel on behalf of Joint Debtor Marjorie Mignone manchellaw@yahoo.com
Thomas J Subranni trustee@subranni.com,
NJ84@ecfbis.com; cwild@subranni.com; Subranni@premierremote.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7